

Information to identify the case:

Debtor 1	Gary A. Falcone	Social Security number or ITIN	xxx-xx-8266
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Tina L. Falcone	Social Security number or ITIN	xxx-xx-5023
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70601-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary A. Falcone

Tina L. Falcone

3/3/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gary A. Falcone
Tina L. Falcone
Debtors

Case No. 19-70601-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Mar 03, 2022

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gary A. Falcone, Tina L. Falcone, 225 Evans Ave., Blairsville, PA 15717-1066
r	R. Scott Boyer, RE/MAX Premier, Realtors, 267 Stoystown Road, PO Box 428, Somerset, PA 15501-0428
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
cr	+ Wells Fargo Bank, National Association, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
15166581	CSMC 2019-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15128300	Kenya Bates, Esquire, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15128302	+ Portfolio Recovery Associates, LLC, c/o Apothaker, 1341 N Delaware Ave. #405, Philadelphia, PA 19125-4347
15128303	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15225043	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15391384	+ Steve DiMiceli, EXP Realty LLC, 4001 Stonewood Dr #100, Wexford, PA 15090-8398
15391385	William and Sarah Harvey, 1235 E Presqueisle St., Philipsburg, PA 16866-1227

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 04 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2022 23:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 04 2022 04:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2022 23:24:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Mar 04 2022 04:28:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 03 2022 23:24:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15158937	EDI: GMACFS.COM	Mar 04 2022 04:28:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15128298	+ EDI: GMACFS.COM	Mar 04 2022 04:28:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15136010	EDI: CAPITALONE.COM	Mar 04 2022 04:28:00	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15128299	EDI: IRS.COM	Mar 04 2022 04:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15159393	+ EDI: MID8.COM	Mar 04 2022 04:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15128301	EDI: PENNDEPTREV	Mar 04 2022 04:28:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
15128301	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2022 23:24:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
15156266	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 03 2022 23:24:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15162074	EDI: AIS.COM	Mar 04 2022 04:28:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15128304	+ EDI: WFFC.COM	Mar 04 2022 04:28:00	Wells Fargo Bank, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
15140047	+ EDI: WFFC.COM	Mar 04 2022 04:28:00	Wells Fargo Bank, National Association, et.al., Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CSMC 2019-JR1 Trust
cr		Specialized Loan Servicing, LLC, as Servicing Agen
cr		Wells Fargo Bank, National Association, et.al.

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor CSMC 2019-JR1 Trust bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com

District/off: 0315-7

User: auto

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Eric E. Bononi	on behalf of Trustee Eric E. Bononi bankruptcy@bononilaw.com pa69@ecfbis.com
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank National Association, et.al. pawb@fedphe.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Katrina M. Kayden	on behalf of Debtor Gary A. Falcone kkayden@comcast.net jcerovich26@gmail.com
Katrina M. Kayden	on behalf of Joint Debtor Tina L. Falcone kkayden@comcast.net jcerovich26@gmail.com
Keri P. Ebeck	on behalf of Creditor Specialized Loan Servicing LLC, as Servicing Agent for Wells Fargo Bank, National Association, Successor by Merger to Wells Fargo Bank Minnesota, National Association, f/k/a Norwest Bank Minnesota, N kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor CSMC 2019-JR1 Trust mmiksich@kmlawgroup.com
Michael N. Vaporis	on behalf of Debtor Gary A. Falcone mvaporis@comcast.net jlcerovich@comcast.net
Michael N. Vaporis	on behalf of Joint Debtor Tina L. Falcone mvaporis@comcast.net jlcerovich@comcast.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Specialized Loan Servicing LLC pawb@fedphe.com
Thomas Song	on behalf of Creditor Wells Fargo Bank National Association, et.al. pawb@fedphe.com
TOTAL: 15	